



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re application of:

Confirmation No.: 9086

Michael Lewis, et al.

Group Art Unit No.: 3624

Serial No.: 09/708,124

Examiner: James M. Alpert

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR  
EVALUATING FRAUD RISK IN AN  
ELECTRONIC COMMERCE TRANSACTION

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO FINAL OFFICE ACTION**

Sir:

In reply to the Final Office Action mailed March 29, 2007, the shortened statutory period for which runs until June 29, 2007, reconsideration of the application is respectfully requested in light of the amendments and remarks herein. Amendments to the claims and remarks are presented on separate sheets below.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2.

**Remarks** begin on page 16 of this paper.